

Information to identify the case:

Debtor 1	<u>Antonette Bosh</u>	Social Security number or ITIN	xxx-xx-9004
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20557-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Antonette Bosh

9/15/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Antonette Bosh
DebtorCase No. 15-20557-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Sep 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2020.

db +Antonette Bosh, 716 15th Street, Ambridge, PA 15003-1905
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 13999070 Boscov's, P.O. Box 71106, Charlotte, NC 28272-1106
 13999069 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Best Buy, P.O. Box 183195, Columbus, OH 43218-3195)
 13999074 +Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
 13999079 Nissan Motor Acceptance Corporation, P.O. Box 6603660, Dallas, TX 75266-0360
 14044735 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13999080 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 16 2020 05:39:36
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 16 2020 05:39:37 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Sep 16 2020 09:03:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14071859 +EDI: BASSASSOC.COM Sep 16 2020 09:03:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
 13999071 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Sep 16 2020 05:38:42
 Citizens Bank Card Services, P.O. Box 42010, Providence, RI 02940-2010
 14044411 EDI: DISCOVER.COM Sep 16 2020 09:03:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13999072 EDI: DISCOVER.COM Sep 16 2020 09:03:00 Discover Card, P.O. Box 71084,
 Charlotte, NC 28272-1084
 13999073 EDI: DISCOVERPL Sep 16 2020 09:03:00 Discover Personal Loans, P.O. Box 6105,
 Carol Stream, IL 60197-6105
 14044221 +EDI: DISCOVERPL Sep 16 2020 09:03:00 Discover Personal Loans, PO Box 30954,
 Salt Lake City, UT 84130-0954
 14126731 +E-mail/Text: kbarkley@bernsteinlaw.com Sep 16 2020 05:42:11 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13999075 EDI: RMSC.COM Sep 16 2020 09:03:00 JC Penney, c/o Synchrony Bank, P.O. Box 960090,
 Orlando, FL 32896-0090
 13999076 +EDI: RMSC.COM Sep 16 2020 09:03:00 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
 15048571 E-mail/Text: camanagement@mtb.com Sep 16 2020 05:38:56 M & T Bank, P.O. Box 840,
 Buffalo, NY 14240-0810
 13999077 EDI: TSYS2.COM Sep 16 2020 09:03:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
 13999078 E-mail/Text: e-bankruptcy@nasafcu.com Sep 16 2020 05:38:22 NASA FCU, P.O. Box 1588,
 Bowie, MD 20717-1588
 14067224 EDI: PRA.COM Sep 16 2020 09:03:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14064189 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 16 2020 05:48:54
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 14006424 EDI: RECOVERYCORP.COM Sep 16 2020 09:03:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13999082 EDI: AGFINANCE.COM Sep 16 2020 09:03:00 Springleaf Financial, P.O. Box 742536,
 Cincinnati, OH 45274-2536
 13999081 EDI: SEARS.COM Sep 16 2020 09:03:00 Sears Mastercard, P.O. Box 183082,
 Columbus, OH 43218-3082
 14123103 +EDI: WFFC.COM Sep 16 2020 09:03:00 Wells Fargo Bank, N.A.,
 Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,,
 Fort Mill, SC 29715-7203
 13999083 +EDI: WFFC.COM Sep 16 2020 09:03:00 Wells Fargo Home Mortgage, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Lakeview Loan Servicing LLC
 cr M & T BANK
 cr Wells Fargo Bank, NA

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Joseph P. Schalk on behalf of Creditor Wells Fargo Bank, NA jschalk@barley.com,
sromig@barley.com
Kenneth Steidl on behalf of Debtor Antonette Bosh julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6